

IN RE:

PAUL R. DOUGHERTY

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:11-23579

Chapter 13

Related to Docket No. 95

ORDER OF COURT

AND NOW, this 14th Day of October, 2016 , upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE **drb**

**ENTERED BY DEFAULT**

In re:  
Paul R. Dougherty  
Debtor

Case No. 11-23579-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db +Paul R. Dougherty, 2607 Siesta Drive, Pittsburgh, PA 15241-1728  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
cr JP Morgan Chase Bank, NA Chase Auto Finance, P O Box 901032, Ft Worth, TX 76101-2032  
13086659 +Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
13086658 +Bank of America, PO Box 5170, Simi Valley, CA 93062-5170  
13190473 +Bank of America, N.A.s/b/m/t BAC Home Loan Servici, 7105 Corporate Dr, PTX-B-209, Plano, TX 75024-4100  
13107820 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank South Dakota NA, Payment Center, 4740 121st St, Urbandale, IA 50323)  
13086660 +Capital One, PO Box 105474, Atlanta, GA 30348-5474  
13086661 +Citibank South Dakota NA, c/o Phillips & Cohen Assocaites LTD, Mail Stop 871, 1004 Justinson Street, Wilmington, DE 19801-5148  
13141127 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
13086662 +Fifth Third Bank, PO Box 740778, Cincinnati, OH 45274-0778  
13104981 +Fifth Third Bank, P.O. Box 829009, Dallas, TX 75382-9009  
13101419 JP Morgan Chase Bank, N.A., PO Box 901032, Ft. Worth, TX 76101-2032  
13121149 JP Morgan Chase Bank, NA, PO BOX 901032, FT WORTH, TX 76101-2032  
14105058 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741)  
13090321 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
13086664 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
13145401 PNC Bank, 623 Euclid Avenue, Cleveland, OH 44010  
13145370 +PNC Bank, PO Box 94982, Cleveland, Ohio 44101-4982  
13086665 +Sams's Club/Discover, P.O. Box 960013, Orlando, FL 32896-0013  
13159754 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank N.A., BANKRUPTCY DEPARTMENT, P.O. Box 5229, Cincinnati OH 45201)  
13095113 +Wells Fargo Bank,N.A., Business Direct Division, 100 W, Washington Street 8th Flr, Phoenix, AZ 85003-1803  
13693022 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bk.notifications@jpmchase.com Oct 15 2016 01:40:10 Chase Auto Finance Corp., 201 N. Central Avenue, Floor 11, Phoenix, AZ 85004-1071  
cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 15 2016 01:42:19 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
cr E-mail/PDF: rmscidi@recoverycorp.com Oct 15 2016 01:43:32 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
13110769 E-mail/Text: mrdiscen@discover.com Oct 15 2016 01:39:56 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13433528 E-mail/PDF: gecscidi@recoverycorp.com Oct 15 2016 01:42:11 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
13128329 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 15 2016 01:42:27 GE Money Bank, c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
13086663 +E-mail/Text: cio.bnmail@irs.gov Oct 15 2016 01:40:06 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
13294286 +E-mail/Text: bknotice@ncmllc.com Oct 15 2016 01:40:46 National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
13226541 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 15 2016 01:43:29 Portfolio Recovery Associates, PO BOX 41067, Norfolk VA 23451  
13117784 E-mail/PDF: rmscidi@recoverycorp.com Oct 15 2016 01:44:39 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank Of America, N.A.  
cr NATIONSTAR MORTGAGE LLC  
cr Nationstar Mortgage LLC  
13086666 Subaru Motors Finance, c/o Chase, PO Box 78076  
cr\* +Citibank, N.A., 701 East 60th Street North, SIOUX FALLS, SD 57104-0493  
cr\* Discover Bank/DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive, Lewisville, TX 75067)  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
cr\* +PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067

District/off: 0315-2

User: mgut  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Oct 14, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13615792\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)

13294487\* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741

13519077\* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741

13583402\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)

13086667\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank Visa, PO Box 790408, Saint Louis, MO 63179)

13693023\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTALS: 4, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Kenneth Steidl on behalf of Debtor Paul R. Dougherty julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com  
Kenneth Steidl on behalf of Plaintiff Paul R. Dougherty julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com  
LeeAne O. Huggins on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com  
Margaret Gairo on behalf of Creditor Bank Of America, N.A. ecfmail@mwc-law.com  
Marissa Myers Cohen on behalf of Creditor Bank Of America, N.A. mcohen@mwc-law.com  
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteeewda.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
William E. Craig on behalf of Creditor Chase Auto Finance Corp. mortonlaw.braig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com

TOTAL: 11